



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**BHC Name** [CIBC BANCORP USA INC.](#)

**City/State** [CHICAGO, IL](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [66,664,781](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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9	Atypical and second-tier holding companies

Mailing Address:

[CIBC BANCORP USA INC.](#)  
[120 SOUTH LA SALLE STREET](#)  
[CHICAGO, IL 60603](#)

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**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,121,059	790,379	1,066,063	1,212,891	1,508,535	41.84	372.02
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	1,120,697	790,117	1,065,717	1,212,436	1,507,732	41.84	372.07
Tax-exempt income on loans and leases.....	362	262	346	455	803	38.17	251.46
Estimated tax benefit on income on loans and leases.....	0	-1	0	2	489		-100.00
Income on loans and leases (tax equivalent).....	1,121,059	790,378	1,066,063	1,212,893	1,509,024	41.84	371.90
Investment interest income (tax equivalent).....	85,798	57,532	78,236	101,965	124,418	49.13	267.16
Interest on balances due from depository institutions.....	48,885	7,129	10,688	7,276	23,496	585.72	1400.92
Interest income on other earning assets.....	63,613	18,802	26,230	31,396	69,431	238.33	38221.08
Total interest income (tax equivalent).....	1,319,355	873,841	1,181,217	1,353,530	1,726,369	50.98	399.09
Interest on time deposits of \$250K or more .....	2,664	3,861	4,693	16,951	28,440	-31.00	-24.40
Interest on time deposits < \$250K.....	5,881	4,487	5,428	22,852	37,615	31.07	22.32
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	140,635	28,404	37,639	90,343	243,913	395.12	774.43
Interest on other borrowings and trading liabilities.....	335,345	212,441	289,558	267,898	476,916	57.85	710.54
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		-100.00
Total interest expense.....	484,525	249,193	337,318	398,044	786,884	94.44	610.66
Net interest income (tax equivalent).....	834,830	624,648	843,899	955,486	939,485	33.65	325.56
Non-interest income.....	817,172	798,483	1,064,307	811,006	742,147	2.34	1762.25
Adjusted operating income (tax equivalent) .....	1,652,002	1,423,131	1,908,206	1,766,492	1,681,632	16.08	588.18
Overhead expense.....	935,666	827,932	1,164,720	1,038,592	986,127	13.01	436.23
Provision for credit losses.....	94,067	-35,468	-14,491	335,199	153,011		145.62
Securities gains (losses) .....	0	75	140	0	22	-100.00	-100.00
Other tax equivalent adjustments .....	0	1	1	0	1	-100.00	
Pretax net operating income (tax equivalent).....	621,578	635,332	762,043	392,271	542,253	-2.16	2160.69
Applicable income taxes .....	149,483	152,996	181,694	91,524	60,112	-2.30	676.25
Tax equivalent adjustments .....	0	0	1	2	1,514		-100.00
Applicable income taxes (tax equivalent).....	149,483	152,996	181,695	91,526	61,626	-2.30	635.86
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	472,095	482,336	580,348	300,745	480,627	-2.12	6474.22
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	472,095	482,336	580,348	300,745	480,627	-2.12	6474.22
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	472,095	482,336	580,348	300,745	480,627	-2.12	6474.22
Investment securities income (tax equivalent).....	85,798	57,532	78,236	101,965	124,418	49.13	267.16
US Treasury and agency securities (excluding mortgage-backed securities) .....	49,452	19,800	28,634	37,995	35,641	149.76	1337.56
Mortgage-backed securities .....	36,193	37,516	49,335	62,450	79,306	-3.53	112.29
All other securities .....	153	216	267	1,520	9,471	-29.17	-94.69
Cash dividends declared.....	0	0	0	0	0		-100.00
Common .....	0	0	0	0	0		-100.00
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.



## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		817,172		798,483		1,064,307		811,006		742,147		
Fiduciary activities income .....		315,872		304,475		418,223		335,769		309,070		
Service charges on deposit accounts - domestic .....		36,914		37,473		50,675		43,886		36,580		
Trading revenue.....		15,588		17,344		20,549		-2,515		2,923		
Investment banking fees and commissions.....		110,405		123,186		153,662		98,643		79,844		
Insurance activities revenue.....		60		0		1		2		5		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		445		546		375		186		173		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		10,648		2,338		5,757		33,495		36,292		
Other non-interest income.....		327,240		313,121		415,065		301,540		277,260		
Total overhead expenses .....		935,666		827,932		1,164,720		1,038,592		986,127		
Personnel expense.....		539,601		558,441		784,715		642,315		620,239		
Net occupancy expense.....		92,185		36,649		50,469		55,310		29,342		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		39,848		40,629		54,049		60,947		66,708		
Other operating expenses.....		264,032		192,213		275,487		280,020		269,838		
Fee income on mutual funds and annuities.....		0		0		0		0		0		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....		0		0		0		0		0		
Number of equivalent employees .....		2,893		2,553		2,557		2,421		2,367		
Average personnel expense per employee.....		186.52		218.74		306.89		265.31		262.04		
Average assets per employee.....		23,134.98		22,888.48		23,429.96		21,173.32		18,569.63		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....		0	2.43	11	0	2.14	11	0	2.17	11	0	2.02
Overhead expenses / Net Interest Income + non-interest income .....		56.64	58.02	41	58.18	58.85	39	61.04	59.28	52	58.79	62.28
<b>Percent of Average Assets</b>												
Total overhead expense .....		1.86	2.18	27	1.89	2.21	30	1.94	2.17	36	2.03	2.57
Personnel expense.....		1.07	1.20	36	1.27	1.23	61	1.31	1.21	67	1.25	1.30
Net occupancy expense.....		0.18	0.22	27	0.08	0.24	5	0.08	0.23	5	0.11	0.26
Other operating expenses.....		0.61	0.73	38	0.53	0.72	24	0.55	0.72	26	0.67	0.94
Overhead less non-interest income .....		0.24	1.22	6	0.07	1.08	8	0.17	1.10	6	0.44	1.25
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....		56.64	57.55	45	58.18	58.34	43	61.04	58.83	54	58.79	61.82
Personnel expense.....		32.66	31.86	48	39.24	32.89	83	41.12	32.93	89	36.36	32.36
Net occupancy expense.....		5.58	5.98	39	2.58	6.26	8	2.64	6.23	8	3.13	6.58
Other operating expenses.....		18.39	19.14	45	16.36	18.68	36	17.27	19.18	40	19.30	22.28
Total non-interest income .....		49.47	24.10	90	56.11	28.20	91	55.78	27.67	92	45.91	28.83
Fiduciary activities income .....		19.12	2.13	96	21.39	2.27	96	21.92	2.20	96	19.01	2.09
Service charges on domestic deposit accounts .....		2.23	3.30	35	2.63	3.25	37	2.66	3.27	37	2.48	3.27
Trading revenue.....		0.94	0.57	77	1.22	0.68	82	1.08	0.62	79	-0.14	1.28
Investment banking fees and commissions.....		6.68	2.15	86	8.66	2.46	87	8.05	2.58	85	5.58	2.46
Insurance activities revenue.....		0	0.36	31	0	0.38	11	0	0.36	22	0	0.41
Venture capital revenue.....		0	0.01	44	0	0.03	45	0	0.04	44	0	0.01
Net servicing fees .....		0.03	1.23	27	0.04	0.56	31	0.02	0.60	26	0.01	0.01
Net securitization income .....		0	0	46	0	0.01	43	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....		0.64	1.19	46	0.16	3.64	12	0.30	3.30	17	1.90	3.92
Other non-interest income.....		19.81	8.80	90	22	9.39	90	21.75	9.27	91	17.07	9.65
Overhead less non-interest income .....		7.17	32.79	6	2.07	29.67	8	5.26	30.52	7	12.88	31.93
Applicable income taxes / Pretax net operating income (tax equivalent).....		24.05	21.50	73	24.08	21.49	77	23.84	21.18	79	23.33	18.63
Applicable income tax + TE / Pretax net operating income + TE .....		24.05	23.57	59	24.08	23.11	68	23.84	22.67	68	23.33	21.18

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans .....	20,471,365	18,468,785	19,334,685	17,845,433	16,407,832	10.84	166.16	
Commercial and industrial loans .....	11,321,764	9,360,780	9,782,611	9,628,985	8,552,407	20.95	72.55	
Loans to individuals .....	418,262	389,538	419,680	274,097	200,118	7.37	258.58	
Loans to depository institutions and acceptances of other banks .....	2,408	2,916	3,661	1,964	2,640	-17.42	3389.86	
Agricultural loans .....	16,618	16,175	13,920	15,583	7,856	2.74	76.69	
Other loans and leases .....	7,501,418	6,009,635	7,004,573	5,894,675	6,561,777	24.82	254.84	
Less: Unearned income .....	152,105	150,358	163,186	165,862	148,177	1.16	187683.95	
Loans and leases, net of unearned income .....	39,579,730	34,097,471	36,395,944	33,494,875	31,584,453	16.08	139.99	
Less: Allowance for loan and lease losses .....	477,023	491,511	495,473	563,176	299,231	-2.95	1178.71	
Net loans and leases .....	39,102,707	33,605,960	35,900,471	32,931,699	31,285,222	16.36	137.63	
Debt securities that reprice or mature in over 1 year .....	7,532,700	5,715,251	5,984,562	4,151,624	4,182,466	31.80	93.24	
Mutual funds and equity securities .....	0	0	0	0	0	19		
Subtotal .....	46,635,407	39,321,211	41,885,033	37,083,323	35,467,707	18.60	129.13	
Interest-bearing bank balances .....	6,063,884	8,513,956	9,347,915	8,061,620	1,645,040	-28.78	1286.32	
Federal funds sold and reverse repos .....	5,210,849	4,840,405	5,271,294	3,172,578	3,122,764	7.65		
Debt securities that reprice or mature within 1 year .....	1,015,678	1,295,867	1,603,534	2,338,464	1,204,044	-21.62	469.64	
Trading assets .....	400,626	440,946	487,691	347,901	233,319	-9.14	1383.69	
Total earning assets .....	59,326,444	54,412,385	58,595,467	51,003,886	41,672,873	9.03	182.56	
Non-interest-bearing cash and due from depository institutions .....	857,740	419,363	420,181	325,846	304,254	104.53	371.94	
Premises, fixed assets, and leases .....	497,284	522,139	511,119	553,700	597,896	-4.76	950.54	
Other real estate owned .....	0	53	0	147	3,865	-100.00	-100.00	
Investment in unconsolidated subsidiaries .....	4,927	0	0	0	0			
Intangible and other assets .....	5,978,386	5,183,035	5,646,224	4,875,354	4,614,062	15.35	60.39	
Total assets .....	66,664,781	60,536,975	65,172,991	56,758,933	47,192,950	10.12	167.15	
Quarterly average assets .....	67,971,387	60,015,068	64,338,782	54,419,875	46,888,110	13.26	169.73	
Average loans and leases (YTD) .....	38,278,032	33,421,579	33,802,072	33,709,669	29,481,504	14.53	335.18	
<b>Memoranda</b>								
Loans held-for-sale .....	51,718	211,609	192,497	262,157	53,114	-75.56	42.97	
Loans not held-for-sale .....	39,528,012	33,885,862	36,203,447	33,232,718	31,531,339	16.65	140.20	
Real estate loans secured by 1–4 family .....	2,081,399	1,884,567	1,933,990	1,814,773	1,464,949	10.44	134.43	
Commercial real estate loans .....	18,383,966	16,578,318	17,394,695	16,024,659	14,932,870	10.89	170.57	
Construction and land development .....	2,040,597	1,427,142	1,536,566	1,347,227	1,147,118	42.98	352.89	
Multifamily .....	4,568,854	3,974,652	4,322,551	3,702,543	3,799,850	14.95	303.25	
Nonfarm nonresidential .....	11,774,515	11,176,524	11,535,578	10,974,889	9,985,902	5.35	125.96	
Real estate loans secured by farmland .....	6,000	5,900	6,000	6,001	10,012	1.69	-32.89	
Total investment securities .....	8,548,378	7,011,118	7,588,096	6,490,088	5,386,528	21.93	109.71	
U.S. Treasury securities .....	6,369,738	4,713,947	5,304,364	3,978,874	2,355,229	35.13	729.26	
US agency securities (excluding mortgage-backed securities) .....	14,436	14,988	14,900	15,029	0	-3.68	-68.29	
Municipal securities .....	0	0	0	0	6,836		-100.00	
Mortgage-backed securities .....	2,161,048	2,279,011	2,265,664	2,492,349	2,928,465	-5.18	-25.40	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	3,156	3,172	3,168	3,836	95,979	-0.50	-51.89	
Mutual funds and equity securities .....	0	0	0	0	19			
Available-for-sale securities .....	5,697,573	5,309,887	5,847,309	4,751,528	3,436,104	7.30	161.20	
U.S. Treasury securities .....	5,304,908	4,713,947	5,304,364	3,978,874	2,355,229	12.54	590.63	
US agency securities (excluding mortgage-backed securities) .....	14,436	14,988	14,900	15,029	0	-3.68	-68.29	
Municipal securities .....	0	0	0	0	6,836		-100.00	
Mortgage-backed securities .....	378,229	580,952	528,045	757,625	982,581	-34.89	-62.50	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	0	0	0	0	91,458			
Mutual funds and equity securities .....	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation) .....	-208,124	54,783	34,187	90,424	33,704			
Available-for-sale securities appreciation (depreciation) .....	-493,500	17,229	-30,707	55,807	18,203			
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	1,494,869	396,637	585,329	203,788	329,272	276.89	353.60	

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	12,276,462	12,422,717	13,405,451	10,836,317	6,607,110	-1.18	123.48
NOW, ATS and transaction accounts .....	6,428,714	4,550,423	4,977,969	4,846,270	3,975,574	41.28	278.46
Time deposits less brokered deposits < \$250K .....	43,670	-191,360	-475,599	-265,634	39,257		
MMDA and other savings accounts .....	19,045,898	17,060,549	18,293,188	16,820,901	10,903,558	11.64	207.53
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	37,794,744	33,842,329	36,201,009	32,237,854	21,525,499	11.68	194.87
Time deposits of \$250K or more .....	941,134	1,032,607	978,128	1,102,578	1,173,733	-8.86	-11.12
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	2,031,241	2,049,097	2,027,462	1,200,088	1,133,797	-0.87	
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	3,818,294	1,680,491	3,434,364	1,895,875	2,231,844	127.21	
Other borrowings w/remaining maturity of 1 year or less .....	245,405	222,490	327,600	15,692	16,262	10.30	-30.49
Other borrowings w/remaining maturity over 1 year .....	9,192,092	9,860,755	10,288,753	9,044,718	9,675,521	-6.78	313.91
Brokered deposits < \$250K .....	650,664	886,292	1,141,256	1,137,350	1,596,392	-26.59	-69.71
Noncore funding .....	16,878,830	15,731,732	18,197,563	14,396,301	15,827,549	7.29	191.97
Trading liabilities .....	182,523	114,945	161,334	126,028	171,257	58.79	1293.09
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	0		-100.00
Other liabilities .....	1,655,975	1,447,348	1,151,365	1,228,367	1,240,960	14.41	196.74
Total liabilities .....	56,512,072	51,136,354	55,711,271	47,988,550	38,765,265	10.51	192.84
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	0	0	0	0	0		
Common surplus .....	8,182,710	7,678,434	7,682,706	7,478,287	7,478,062	6.57	44.58
Retained earnings .....	2,298,479	1,728,470	1,826,486	1,246,109	928,993	32.98	173370.11
Accumulated other comprehensive income .....	-328,480	-6,283	-47,472	45,987	20,630		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	10,152,709	9,400,621	9,461,720	8,770,383	8,427,685	8.00	79.49
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	10,152,709	9,400,621	9,461,720	8,770,383	8,427,685	8.00	79.49
Total liabilities and capital .....	66,664,781	60,536,975	65,172,991	56,758,933	47,192,950	10.12	167.15
<b>Memoranda</b>							
Non-interest-bearing deposits .....	12,276,464	12,422,717	13,405,451	10,836,317	6,607,110	-1.18	123.48
Interest-bearing deposits .....	27,110,078	23,338,511	24,914,942	23,641,465	17,688,514	16.16	157.42
Total deposits .....	39,386,542	35,761,228	38,320,393	34,477,782	24,295,624	10.14	145.78
Long-term debt that reprices within 1 year .....	4,919,302	5,365,240	5,373,089	5,901,495	5,561,371	-8.31	126.69
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	9,461,720	8,770,383	8,770,383	8,427,685	7,942,369		
Accounting restatements .....	0	0	0	16,405	-56,281		
Net income .....	472,095	482,336	580,348	300,745	480,627		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	500,000	200,000	200,000	0	814		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	0	0	0	0	0		
Change in other comprehensive income .....	-281,009	-52,273	-93,459	25,357	59,952		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	-97	175	4,448	191	204		
Holding company equity capital, ending balance .....	10,152,709	9,400,621	9,461,720	8,770,383	8,427,685		

## Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	30.71	39.88	30	30.51	36.06	35	29.67	36.25	32	31.44	36.22	35	34.77	37.78	40
Commercial and industrial loans .....	16.98	11.23	78	15.46	11.11	75	15.01	10.76	74	16.96	13.52	67	18.12	12.02	79
Loans to individuals .....	0.63	3.58	32	0.64	3.60	31	0.64	3.36	33	0.48	3.40	27	0.42	4.20	22
Loans to depository institutions and acceptances of other banks .....	0	0.02	72	0	0.02	75	0.01	0.02	77	0	0.03	72	0.01	0.04	67
Agricultural loans.....	0.02	0.19	49	0.03	0.21	47	0.02	0.18	41	0.03	0.19	44	0.02	0.24	38
Other loans and leases.....	11.25	4.52	90	9.93	4.26	87	10.75	4.47	87	10.39	4.63	87	13.90	5.01	92
Net loans and leases.....	58.66	63.09	36	55.51	58.81	39	55.08	58.67	37	58.02	61.58	32	66.29	63.77	43
Debt securities over 1 year.....	11.30	18.76	22	9.44	18.32	19	9.18	19.46	14	7.31	15.55	13	8.86	14.60	17
Mutual funds and equity securities .....	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	27
Subtotal .....	69.96	83.05	13	64.95	78.17	13	64.27	79.22	10	65.33	78.16	13	75.15	79.65	20
Interest-bearing bank balances .....	9.10	3.61	88	14.06	9.37	77	14.34	8.50	81	14.20	7.51	86	3.49	3.06	65
Federal funds sold and reverse repos .....	7.82	0.52	92	8	0.53	93	8.09	0.54	93	5.59	0.82	89	6.62	1.57	86
Debt securities 1 year or less .....	1.52	1.71	62	2.14	1.51	71	2.46	1.56	74	4.12	1.68	85	2.55	1.91	71
Trading assets .....	0.60	0.59	73	0.73	0.58	77	0.75	0.49	80	0.61	1.01	64	0.49	1.19	69
Total earning assets.....	88.99	90.76	27	89.88	91.57	30	89.91	91.77	29	89.86	91.05	31	88.30	89.53	34
Non-interest cash and due from depository institutions.....	1.29	0.98	79	0.69	0.99	24	0.64	0.82	30	0.57	1.07	13	0.64	1.14	18
Other real estate owned.....	0	0.01	12	0	0.01	13	0	0.01	9	0	0.02	10	0.01	0.03	29
All other assets.....	9.72	8.19	70	9.42	7.39	74	9.45	7.35	75	9.57	7.82	73	11.05	9.27	71
<b>Memoranda</b>															
Short-term investments .....	18.44	6.75	88	24.20	12.31	87	24.89	11.47	90	23.91	11.17	86	12.65	7.63	79
U.S. Treasury securities.....	9.55	1.98	94	7.79	1.18	93	8.14	1.47	93	7.01	0.84	94	4.99	1.03	90
US agency securities (excluding mortgage-backed securities) .....	0.02	0.81	26	0.02	0.75	26	0.02	0.82	25	0.03	0.63	27	0	0.54	13
Municipal securities .....	0	1.69	7	0	1.70	7	0	1.73	6	0	1.69	8	0.01	1.34	23
Mortgage-backed securities .....	3.24	12.93	8	3.76	13.46	9	3.48	14.14	7	4.39	11.75	13	6.21	11.44	18
Asset-backed securities .....	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities .....	0	0.51	24	0.01	0.51	27	0	0.53	25	0.01	0.42	29	0.20	0.39	58
Loans held-for-sale.....	0.08	0.30	50	0.35	0.50	60	0.30	0.55	59	0.46	0.52	58	0.11	0.39	38
Loans held for investment .....	59.29	63.03	36	55.98	58.34	39	55.55	58.06	39	58.55	61.72	31	66.81	63.50	44
Real estate loans secured by 1–4 family .....	3.12	12.79	12	3.11	11.57	12	2.97	11.46	12	3.20	11.91	13	3.10	13.29	14
Revolving .....	0.08	1.52	15	0.08	1.44	14	0.07	1.42	13	0.10	1.66	16	0.16	2.07	19
Closed-end, secured by first liens .....	3.03	10.86	15	3.02	9.73	15	2.89	9.67	16	3.08	9.81	18	2.92	10.69	16
Closed-end, secured by junior liens .....	0.01	0.19	17	0.01	0.19	16	0.01	0.17	16	0.02	0.22	18	0.03	0.28	20
Commercial real estate loans .....	27.58	24.89	57	27.39	22.35	62	26.69	22.69	58	28.23	22.22	62	31.64	22.23	67
Construction and land development .....	3.06	3.92	45	2.36	3.40	41	2.36	3.34	41	2.37	3.40	41	2.43	3.44	46
Multifamily.....	6.85	3.87	81	6.57	3.32	84	6.63	3.57	83	6.52	3.12	89	8.05	3.01	90
Nonfarm nonresidential .....	17.66	15.73	57	18.46	14.65	65	17.70	14.57	62	19.34	14.72	66	21.16	14.69	69
Real estate loans secured by farmland.....	0.01	0.34	30	0.01	0.35	27	0.01	0.30	32	0.01	0.33	30	0.02	0.36	34







**Derivative Instruments**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	15,851,580	16,901,399	16,868,979	16,365,075	16,161,153
Interest rate contracts .....	5,533,413	7,395,210	7,743,343	10,163,675	12,428,960
Foreign exchange contracts.....	8,176,738	8,560,688	8,497,666	5,730,764	325,237
Equity, commodity, and other contracts .....	2,141,429	945,501	627,970	470,636	3,406,956
<b>Derivatives Position</b>					
Futures and forwards .....	5,348,938	5,808,393	6,017,958	5,986,232	916,593
Written options .....	1,092,521	743,582	401,358	871,520	2,403,779
Exchange-traded.....	1,004,470	341,642	216,511	142,397	1,643,125
Over-the-counter.....	88,051	401,940	184,847	729,123	760,654
Purchased options .....	1,021,833	766,664	361,333	752,981	2,227,111
Exchange-traded.....	939,777	401,307	197,258	100,525	1,506,004
Over-the-counter.....	82,056	365,357	164,075	652,456	721,107
Swaps .....	8,388,288	9,582,760	10,088,330	8,754,342	10,613,670
Held for trading.....	4,684,580	4,788,921	4,203,300	5,553,571	10,129,341
Interest rate contracts .....	2,689,762	3,992,887	3,739,592	5,031,971	6,864,283
Foreign exchange contracts.....	48,950	53,085	49,939	275,679	72,794
Equity, commodity, and other contracts .....	1,945,868	742,949	413,769	245,921	3,192,264
Non-traded.....	11,167,000	12,112,478	12,665,679	10,811,504	6,031,812
Interest rate contracts .....	2,843,651	3,402,323	4,003,751	5,131,704	5,564,677
Foreign exchange contracts.....	8,127,788	8,507,603	8,447,727	5,455,085	252,443
Equity, commodity, and other contracts .....	195,561	202,552	214,201	224,715	214,692
Derivative contracts (excluding futures and FX 14 days or less) .....	14,653,554	16,067,982	16,360,388	15,411,201	13,732,282
One year or less .....	10,112,816	11,121,645	11,700,169	13,186,029	10,859,932
Over 1 year to 5 years .....	4,275,014	4,578,178	4,264,535	1,806,364	2,339,605
Over 5 years .....	265,724	368,159	395,684	418,808	532,745
Gross negative fair value (absolute value) .....	375,332	41,816	29,000	36,359	97,095
Gross positive fair value.....	110,496	122,597	143,745	136,970	99,118
Held for trading.....	86,884	46,574	32,463	82,395	83,748
Non-traded.....	23,612	76,023	111,282	54,575	15,370
Current credit exposure on risk-based capital derivative contracts .....	59,092	111,700	148,572	136,467	50,997
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

**Derivatives Analysis**

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	34.91	93.95	6	43.76	94.10	3	45.90	94.17	5	62.11	94.10	8	76.91	93.44	16
Foreign exchange contracts .....	51.58	3.10	95	50.65	3.22	95	50.37	3.47	95	35.02	3.49	93	2.01	3.20	66
Equity, commodity, and other contracts .....	13.51	1.15	94	5.59	1.21	83	3.72	1.14	82	2.88	1.17	78	21.08	1.64	94
Futures and forwards .....	33.74	9.12	89	34.37	12.59	83	35.67	11.16	85	36.58	14.05	81	5.67	13.49	44
Written options .....	6.89	5.29	64	4.40	7.18	51	2.38	6.28	41	5.33	8.18	53	14.87	5.91	82
Exchange-traded .....	6.34	0.14	97	2.02	0.11	93	1.28	0.12	90	0.87	0.14	89	10.17	0.15	96
Over-the-counter .....	0.56	4.93	29	2.38	6.91	41	1.10	5.96	28	4.46	7.73	51	4.71	5.10	60
Purchased options .....	6.45	4.14	69	4.54	3.41	67	2.14	3.27	58	4.60	3.42	71	13.78	4.42	83
Exchange-traded .....	5.93	0.14	97	2.37	0.12	94	1.17	0.12	90	0.61	0.15	85	9.32	0.28	96
Over-the-counter .....	0.52	3.58	49	2.16	3.01	62	0.97	2.87	54	3.99	2.86	71	4.46	3.35	68
Swaps .....	52.92	77.96	19	56.70	71.71	26	59.80	74.26	25	53.49	68.76	26	65.67	69.75	39
Held for trading .....	29.55	38.03	51	28.33	40.70	46	24.92	40.42	47	33.94	43.53	44	62.68	44.16	52
Interest rate contracts .....	16.97	31.70	52	23.62	34.66	49	22.17	34.15	50	30.75	36.62	46	42.47	37.24	52
Foreign exchange contracts .....	0.31	1.66	73	0.31	1.55	72	0.30	1.68	72	1.68	1.60	75	0.45	1.60	67
Equity, commodity, and other contracts .....	12.28	0.57	95	4.40	0.61	88	2.45	0.60	86	1.50	0.68	82	19.75	0.83	96
Non-traded .....	70.45	61.97	48	71.67	59.30	53	75.08	59.58	52	66.06	56.47	55	37.32	55.84	47
Interest rate contracts .....	17.94	57.96	32	20.13	56.22	31	23.73	56.71	34	31.36	53.82	45	34.43	52.22	47
Foreign exchange contracts .....	51.27	0.39	98	50.34	0.36	98	50.08	0.40	98	33.33	0.46	96	1.56	0.34	89
Equity, commodity, and other contracts .....	1.23	0.10	91	1.20	0.11	91	1.27	0.09	92	1.37	0.10	92	1.33	0.13	90
Derivative contracts (excluding futures and forex 14 days or less) .....	92.44	93.16	31	95.07	91.91	39	96.99	92.53	44	94.17	91.48	43	84.97	93.86	20
One year or less .....	63.80	37.29	74	65.80	27.90	86	69.36	27.56	86	80.57	32.05	87	67.20	32.17	82
Over 1 year to 5 years .....	26.97	22.61	58	27.09	29.78	48	25.28	27.01	46	11.04	27.06	25	14.48	30.45	33
Over 5 years .....	1.68	26.09	16	2.18	29.19	17	2.35	29.89	17	2.56	29.56	14	3.30	28.09	16
Gross negative fair value (absolute value) .....	2.37	2.48	48	0.25	1.18	14	0.17	0.98	12	0.22	1.55	10	0.60	0.83	45
Gross positive fair value .....	0.70	2.55	13	0.73	1.59	13	0.85	1.34	23	0.84	2.23	11	0.61	1.19	25
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.05	0.10	53	0.01	0.05	29	0	0.04	26	0.01	0.07	23	0.02	0.06	55
Gross positive fair value (X) .....	0.02	0.10	28	0.02	0.06	38	0.02	0.05	47	0.03	0.09	30	0.02	0.07	40
Held for trading (X) .....	0.01	0.06	54	0.01	0.05	49	0.01	0.04	49	0.02	0.07	45	0.02	0.06	50
Non-traded (X) .....	0	0.02	38	0.01	0.01	65	0.02	0.01	76	0.01	0.02	53	0	0.01	51
Current credit exposure (X) .....	0.01	0.06	28	0.02	0.05	43	0.02	0.04	57	0.02	0.06	36	0.01	0.05	34
Credit losses on derivative contracts .....	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.11	0.70	30	0.26	0.59	48	0.32	0.46	55	0.34	0.85	36	0.13	0.73	33

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	495,473	563,176	563,176	299,231	200,114
Gross losses .....	121,818	40,926	60,835	73,615	57,385
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	9,301	4,729	7,623	2,361	3,491
Net losses .....	112,517	36,197	53,212	71,254	53,894
Provision for loan and lease losses .....	94,067	-35,468	-14,491	335,199	153,011
Adjustments .....	0	0	0	0	0
Ending balance .....	477,023	491,511	495,473	563,176	299,231
Memo: Allocated transfer risk reserve (ATRR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.19	0.09	81	-0.08	-0.12	54	-0.02	-0.09	63	0.65	0.51	75	0.35	0.15	90
Provision for loan and lease losses / Average loans and leases .....	0.33	0.16	83	-0.14	-0.21	50	-0.04	-0.16	64	0.99	0.82	69	0.52	0.24	87
Provision for loan and lease losses / Net loan and lease losses .....	83.60	151.30	41	-97.99	-65.12	46	-27.23	-105.48	58	470.43	487.86	65	283.91	130.58	91
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.21	1.17	60	1.45	1.32	66	1.37	1.23	67	1.69	1.58	66	0.95	0.83	62
Allowance for loan and lease losses / Total loans and leases .....	1.21	1.15	60	1.44	1.30	66	1.36	1.20	68	1.68	1.55	68	0.95	0.81	64
Allowance for loan and lease losses / Net loans and leases losses (X) .....	3.18	38.64	4	10.18	17.40	47	9.31	21.39	41	7.90	11.58	53	5.55	8.03	57
Allowance for loan and lease losses / Nonaccrual assets .....	165.97	428.13	19	126.76	330.05	16	123.48	364.13	12	124.27	299.17	15	159.14	218.72	49
ALLL / 90+ days past due + nonaccrual loans and leases .....	165.97	320.87	28	126.76	271.93	23	123.48	287.08	20	124.27	244.34	22	158.07	151.73	65
Gross loan and lease losses / Average loans and leases .....	0.42	0.16	90	0.16	0.20	54	0.18	0.19	57	0.22	0.34	43	0.19	0.28	46
Recoveries / Average loans and leases .....	0.03	0.07	29	0.02	0.08	18	0.02	0.08	19	0.01	0.07	7	0.01	0.08	11
Net losses / Average loans and leases .....	0.39	0.09	93	0.14	0.12	63	0.16	0.11	69	0.21	0.27	52	0.18	0.21	54
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	15.29	34.26	14	6.42	25.09	12	10.36	34.67	13	4.11	33.98	5	6.16	36.22	8
Earnings coverage of net loan and lease losses (X) .....	6.36	36.38	25	16.57	26.30	48	14.05	39.72	37	10.21	22.91	44	12.87	24.40	48
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.31	-0.01	98	0.14	0.02	90	0.17	0.02	93	0.08	0.04	76	-0.01	0.01	21
Real estate loans secured by 1–4 family .....	0	-0.02	85	0	-0.01	69	-0.01	-0.02	46	-0.02	0.01	19	-0.03	0.01	15
Revolving .....	-0.07	-0.06	33	-0.12	-0.07	20	-0.15	-0.07	18	-0.46	0.01	3	-0.03	0.02	18
Closed-end .....	0.01	-0.01	83	0	-0.01	76	-0.01	-0.01	45	-0.01	0	30	-0.03	0	14
Commercial real estate loans .....	0.35	0	99	0.15	0.04	86	0.19	0.04	91	0.10	0.07	70	-0.01	0.01	17
Construction and land development .....	-0.02	-0.02	27	-0.01	0.01	38	0	0	37	0.07	0	86	0	-0.01	43
1–4 family .....	0	0	59	0	0	87	0	0	57	0	0	85	0	0	55
Other .....	-0.02	-0.01	23	-0.01	0.01	30	0	0	32	0.07	0	90	0	-0.01	40
Multifamily .....	0	0	27	0	0.01	52	0	0.01	48	0	0	32	0	0	56
Nonfarm nonresidential .....	0.55	0	99	0.23	0.05	89	0.29	0.05	90	0.13	0.11	72	-0.01	0.02	14
Owner-occupied .....	0	0	59	0	0.01	35	0	0.01	33	0.11	0.02	90	0	0.01	19
Other .....	0.55	0.01	99	0.23	0.04	91	0.29	0.04	93	0.02	0.08	44	-0.01	0.01	12
Real estate loans secured by farmland .....	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans .....	0.39	0.11	87	0.21	0.19	60	0.16	0.17	57	0.55	0.47	64	0.51	0.37	74
Loans to individuals .....	0.76		0.01	0.72	1	0.01	0.71	0	0.01	1.13	2			1.17	
Credit card loans .....			1.94		2.27			1.84			2.92			3.11	
Agricultural loans .....	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions .....			0.05		0			0			0			0	
Other loans and leases .....	0.57	0.13	89	0.05	0.09	59	0.06	0.10	63	0.05	0.15	55	0.18	0.15	68

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases .....		11,183		18,881		50,496		63,942		21,959
90+ days past due loans and leases .....		0		0		0		0		1,307
Nonaccrual loans and leases .....		287,419		387,750		401,271		453,186		187,994
Total past due and nonaccrual loans and leases .....		298,602		406,631		451,767		517,128		211,260
Restructured 30–89 days past due .....		0		0		0		0		10,664
Restructured 90+ days past due .....		0		0		0		0		391
Restructured nonaccrual .....		151,599		203,238		229,116		119,210		142,916
Total restructured loans and leases .....		151,599		203,238		229,116		119,210		153,971
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0
Restructured loans and leases in compliance .....		206,554		38,466		103,599		67,200		112,063
Other real estate owned .....		0		53		0		147		3,865
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual .....		0		0		0		0		39
Total other assets past due and nonaccrual .....		0		0		0		0		39
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases .....	0.03	0.33	4	0.06	0.29	9	0.14	0.32	29	0.19
90+ days past due loans and leases .....	0	0.10	9	0	0.09	10	0	0.10	10	0
Nonaccrual loans and leases .....	0.73	0.37	88	1.14	0.54	90	1.10	0.46	90	1.35
90+ days past due and nonaccrual loans and leases .....	0.73	0.52	76	1.14	0.68	84	1.10	0.62	83	1.35
30–89 days past due restructured .....	0	0.01	18	0	0.01	19	0	0.01	21	0
90+ days past due restructured .....	0	0.01	31	0	0	30	0	0	30	0
Nonaccrual restructured .....	0.38	0.09	95	0.60	0.12	96	0.63	0.10	96	0.36
30–89 days past due loans held for sale .....	0	0	40	0	0	39	0	0	40	0
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	40	0	0	40	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.03	0.33	4	0.06	0.29	9	0.14	0.32	28	0.19
90+ days past due assets .....	0	0.10	8	0	0.09	9	0	0.10	9	0
Nonaccrual assets .....	0.73	0.37	88	1.14	0.55	90	1.10	0.47	90	1.35
30+ days past due and nonaccrual assets .....	0.75	0.89	57	1.19	1	68	1.24	0.97	72	1.54
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.43	0.33	73	0.64	0.40	81	0.62	0.36	83	0.80
90+ days past due and nonaccrual assets + other real estate owned .....	0.43	0.35	72	0.64	0.42	81	0.62	0.37	83	0.80
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.74	0.38	88	0.70	0.48	78	0.77	0.41	87	0.92
Allowance for loan and lease losses .....	103.55	55.46	86	86.73	67.85	76	101.90	62.64	83	92.43
Equity capital + allowance for loan and lease losses .....	4.65	3.63	69	4.31	4.12	61	5.07	3.60	76	5.58
Tier 1 capital + allowance for loan and lease losses .....	6.34	3.90	81	6.39	4.89	69	7.43	4.30	83	8.63
Loans and leases + other real estate owned .....	1.25	0.61	88	1.25	0.82	82	1.39	0.71	88	1.55

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.02	0.23	6	0.01	0.25	6	0.06	0.26	13	0.03	0.39	4	0.02	0.38	6
	90+ days past due .....		0	0.11	17	0	0.12	15	0	0.12	15	0	0.16	14	0.01	0.16	36
	Nonaccrual.....		0.81	0.41	85	1.39	0.60	89	1.27	0.52	87	1.83	0.76	90	0.41	0.46	52
Commercial and industrial	30–89 days past due .....		0.06	0.29	22	0.02	0.24	9	0.38	0.24	74	0.50	0.23	83	0.21	0.31	43
	90+ days past due .....		0	0.06	14	0	0.02	17	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		0.59	0.47	68	0.47	0.65	46	0.77	0.57	70	0.79	0.75	59	1.03	0.83	66
Individuals	30–89 days past due .....		0	0.83	8	0	0.60	4	0	0.63	6	0.01	0.83	9	0.02	0.83	14
	90+ days past due .....		0	0.10	20	0	0.08	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....		0.90	0.17	95	0.17	0.17	58	0.15	0.17	58	0.24	0.28	60	0.34	0.17	76
Depository institution loans	30–89 days past due .....		0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due .....		0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due .....		0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due .....		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due .....			0			0			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0.01	0.13	43	0.25	0.11	80	0.03	0.12	56	0.17	0.18	65	0	0.20	14
	90+ days past due .....		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.69	0.06	94	1.43	0.13	98	1.15	0.09	97	0.85	0.15	92	0.48	0.13	88

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus .....	8,182,710	7,678,434	7,682,706	7,478,287	7,478,062
Retained earnings .....	2,298,479	1,728,470	1,826,486	1,246,109	928,993
Accumulated other comprehensive income (AOCI) .....	-328,480	-6,283	-47,472	45,987	20,630
Common equity tier 1 minority interest .....	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions .....	10,152,709	9,400,621	9,461,720	8,770,383	8,427,685
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets .....	3,168,460	3,217,701	3,205,371	3,254,639	3,322,560
Accumulated other comprehensive income-related adjustments .....	-328,480	-6,283	-47,472	45,987	20,630
Other deductions from common equity tier 1 capital .....	0	0	0	0	0
Subtotal: .....	7,312,729	6,189,203	6,303,821	5,469,757	5,084,495
Adjustments and deductions for common equity tier 1 capital .....	2,572	9,309	3,391	0	0
Common equity tier 1 capital .....	7,310,157	6,179,894	6,300,430	5,469,757	5,084,495
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0
Non-qualifying capital instruments .....	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0
Additional tier 1 capital before deductions .....	0	0	0	0	0
Less: Additional tier 1 capital deductions .....	0	0	0	0	0
Additional tier 1 capital .....	0	0	0	0	0
<b>Tier 1 Capital</b> .....	<b>7,310,157</b>	<b>6,179,894</b>	<b>6,300,430</b>	<b>5,469,757</b>	<b>5,084,495</b>
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus .....	0	0	0	0	0
Non-qualifying capital instruments .....	0	0	0	0	0
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital .....	508,684	516,029	523,563	502,162	322,171
Exited advanced approach eligible credit reserves .....					
Unrealized gains on AFS preferred stock classified as equity .....					
Tier 2 capital before deductions .....	508,684	516,029	523,563	502,162	322,171
Exited advanced approach tier 2 capital before deductions .....					
Less: Tier 2 capital deductions .....	0	0	0	0	0
Tier 2 capital .....	508,684	516,029	523,563	502,162	322,171
Exited advanced approach tier 2 capital .....					
Total capital .....	7,818,841	6,695,923	6,823,993	5,971,919	5,406,666
Exited advanced approach total capital .....					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted .....	67,971,387	60,015,068	64,338,782	54,419,875	46,888,110
Less: Deductions from common equity tier 1 capital .....	3,171,032	3,217,701	3,208,762	3,254,639	3,322,560
Less: Other deductions .....	0	0	0	5,087	0
Total assets for leverage ratio .....	64,800,355	56,797,367	61,130,020	51,160,149	43,565,550
Total risk-weighted assets .....	51,622,549	43,308,790	46,996,190	40,082,298	39,600,031
Exited advanced approach total RWA .....					
<b>Capital Ratios</b>					
Common equity tier 1 capital, column A .....	14.16	11.77	84	14.27	12.59
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29
Tier 1 capital, column A .....	14.16	12.48	79	14.27	13.31
Tier 1 capital, column B .....	0	0.31	46	0	0.33
Total capital, column A .....	15.15	14.27	71	15.46	15.21
Total capital, column B .....	0	0.34	46	0	0.36
Tier 1 leverage .....	11.28	9.22	90	10.88	9.07
Supplementary leverage ratio, advanced approaches HCs .....		6.74		6.90	8.72
					7.41

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0	0	
Total property and casualty assets .....	0	0	0	0	0	0	
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0	0	
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0	0	
Total insurance underwriting equity .....	0	0	0	0	0	0	
Total property and casualty equity .....	0	0	0	0	0	0	
Total life and health equity .....	0	0	0	0	0	0	
Total insurance underwriting net income .....	0	0	0	0	0	0	
Total property and casualty .....	0	0	0	0	0	0	
Total life and health .....	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0	0	
Unearned premiums (P/C) .....	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0	0	
Separate account liabilities (L/H) .....	0	0	0	0	0	0	
Insurance activities revenue .....	60	0	1	2	5	2900.00	
Other insurance activities income .....	60	0	1	2	5	2900.00	
Insurance and reinsurance underwriting income .....	0	0	0	0	0		
Premiums .....	0	0	0	0	0	0	
Credit related insurance underwriting .....	0	0	0	0	0	0	
Other insurance underwriting .....	0	0	0	0	0	0	
Insurance benefits, losses, expenses .....	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0	0	
Life insurance assets .....	66,048	64,752	65,075	63,752	62,249	2.00	11.71

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.23			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets .....	11.73			13.15			13.40			11.24			7.26		
Insurance activities revenue / Adjusted operating income .....	0	0.36	31	0	0.38	11	0	0.36	22	0	0.41	22	0	0.47	21
Premium income / Insurance activities revenue .....	0	2.54	42		2.90		0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income .....		32.83			31.14			32.99			38.23			34.91	
Other premium income / Total premium income .....		67.17			68.86			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income .....	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C) .....		15.15			28.21			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H) .....		177.77			5.51			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums .....		4,581.19			-364.02			927.51			447.82			233.61	
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	0.85	12.02	11	0.97	11.72	10	0.96	12	9	1.06	11.03	11	1.16	11.51	14
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....		1,837,559			1,668,444			1,694,204			1,545,851			1,406,630	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	2.76	0.55	90	2.76	0.44	91	2.60	0.46	91	2.72	0.75	89	2.98	1.39	87

## Foreign Activities

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>Foreign Activities</b>															
Total foreign loans and leases .....		416,215		285,041		292,566		151,867		400,516					
Real estate loans.....		348,294		252,192		267,958		84,108		316,922					
Commercial and industrial loans .....		67,866		32,794		24,608		67,398		82,659					
Loans to depository institutions and other banks acceptances .....		55		55		0		361		935					
Loans to foreign governments and institutions .....		0		0		0		0		0					
Loans to individuals .....		0		0		0		0		0					
Agricultural loans.....		0		0		0		0		0					
Other foreign loans.....		0		0		0		0		0					
Lease financing receivables.....		0		0		0		0		0					
Debt securities .....		0		0		0		0		91,458					
Interest-bearing bank balances .....		0		0		0		0		0					
Total selected foreign assets .....		416,215		285,041		292,566		151,867		491,974					
Total foreign deposits .....		0		0		0		0		0					
Interest-bearing deposits .....		0		0		0		0		0					
Non-interest-bearing deposits.....		0		0		0		0		0					
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans .....		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions .....		0.05			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....	46.02	20.31	79	-6.55	-0.16	43	92.65	6.83	92	-62.08	-2.40	8	-5.39	22.48	41
Total selected assets.....	46.02	21.10	80	-19.74	3.36	20	92.65	9.48	91	-69.13	2.04	8	-3.99	12.40	44
Deposits .....		-2.72			10.74			0.73			3.46			10.36	

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		8,301	-24,439	-30,255	-6,091	-7,821		869.74
Dividends .....		0	0	0	0	0		-100.00
Interest .....		0	0	7	9	14		-100.00
Management and service fees .....		0	0	0	0	0		
Other income .....		8,301	-24,439	-30,262	-6,100	-7,835		
Income from nonbank subsidiaries .....		72,270	61,560	86,342	0	0	17.40	233029.03
Dividends .....		72,270	61,560	86,342	0	0	17.40	344042.86
Interest .....		0	0	0	0	0		-100.00
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		90,463	69,888	93,297	49,518	6,608	29.44	
Dividends .....		0	0	0	0	0		
Interest .....		90,463	69,888	93,297	49,518	6,608	29.44	
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		171,034	107,009	149,384	43,427	-1,213	59.83	19182.30
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		251,264	25,536	30,287	10,178	10,867	883.96	
Total operating income .....		422,298	132,545	179,671	53,605	9,654	218.61	
<b>Operating Expenses</b>								
Personnel expenses .....		-2,832	4,895	6,837	2,316	1,369		
Interest expense .....		254,107	198,513	269,265	144,725	133,661	28.01	528.79
Other expenses .....		67,399	37,596	63,031	40,324	30,314	79.27	191.85
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		318,674	241,004	339,133	187,365	165,344	32.23	358.07
Income (loss) before taxes .....		103,624	-108,459	-159,462	-133,760	-155,690		
Applicable income taxes (credit) .....		7,941	-41,675	-60,533	-32,745	-37,982		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		95,683	-66,784	-98,929	-101,015	-117,708		
Equity in undistributed income of subsidiaries .....		376,412	549,120	679,277	401,761	598,335	-31.45	579.16
Bank subsidiaries .....		435,351	406,811	526,799	276,783	328,669	7.02	685.51
Nonbank subsidiaries .....		-133,816	61,495	87,004	21,011	58,621		
Subsidiary holding companies .....		74,877	80,814	65,474	103,967	211,045	-7.35	
Net income (loss) .....		472,095	482,336	580,348	300,746	480,627	-2.12	6474.22
<b>Memoranda</b>								
Bank net income .....		435,351	406,811	526,799	276,783	328,669	7.02	680.20
Nonbank net income .....		-61,546	123,055	173,346	21,011	58,621		
Subsidiary holding companies' net income .....		74,877	80,814	65,474	103,967	211,045	-7.35	





